

XCA-95508-1/db

ZUCKER, GOLDBERG & ACKERMAN, LLC

Attorneys for Secured Creditor

GMAC MORTGAGE LLC AS SERVICER FOR CITIGROUP GLOBAL MARKETS

200 Sheffield Street, Suite 301

P.O. Box 1024

Mountainside, NJ 07092-0024

1-908-233-8500

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

IN RE: : Case No.: 08-34131-DHS  
:   
: Chapter: 13  
WILLIAM H GOODWIN AND :   
RETHEENA M GOODWIN AKA : Judge: Donald H. Steckroth  
RETHEENA M. BROWN

**NOTICE OF PAYMENT CHANGE**

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Escrow Account

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Interest Rate

**Address of Debtor's principal residence:** 154 Ward Plaza  
Teaneck, NJ 07666

**Name of Mortgage Company:** ZUCKERGMA

<b>Current Monthly Payment</b>	<b>New Monthly Payment</b>
Principal & Interest: \$2,316.25	Principal & Interest: \$2,909.93
Escrow Amount:	Escrow Amount:
Total Payment: \$2,316.25	Total Payment: \$2,909.93
Interest Rate: 6.37500%	Interest Rate: 6.37500%
	Effective Date: June 1, 2010

An Escrow Account Statement is attached where the monthly payment change is based, in whole or in part, on an escrow account analysis.

Any questions regarding the content of this notice should be directed to:

Company:	<u>Zucker, Goldberg &amp; Ackerman, LLC</u>
Name:	<u>Joel Ackerman</u>
Address:	<u>200 Sheffield Street, Suite 301</u> <u>Mountainside, NJ 07092</u>
Telephone:	<u>908-233-8500</u>
Email:	<u>bkquery@zuckergoldberg.com</u>

DATED: April 30, 2010

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**CERTIFICATION OF SERVICE**

I hereby certify, under penalty of perjury, that the following parties were served a copy of this Notice by the means noted.

By U.S. Mail, postage pre-paid:

William H Goodwin , Debtor  
154 Ward Plaza  
Teaneck, NJ 07666

Retheena M Goodwin aka Retheena M. Brown, Debtor  
154 Ward Plaza  
Teaneck, NJ 07666

Electronically, via CM/ECF:

Michael G. Boyd , Debtor Attorney  
Marie-Ann Greenberg, Chapter 13 Trustee

Date: April 30, 2010

/s/ JOEL ACKERMAN  
JOEL ACKERMAN

<p><b><i>THIS IS AN ATTEMPT TO COLLECT A DEBT.</i></b> <b><i>ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.</i></b></p>
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